

2022

# HRC Crypto

## The power behind innovation

Unleash the value of Digital Assets with the consumer - focused, next-generation protocol for business processes and technological applications.



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# Abstract

The High Rich team has been in the financial and crypto world for over a decade, and during this time we've seen the rise and fall of several ambitious crypto and non-crypto projects. With our firm belief of learning from the mistakes of others, our team has come up with a fool-proof plan that executes our vision to harness the power of crypto and firmly tether it to the existing financial world for profitbuilding.

At the core of our ecosystem is the HRC Crypto token (**\$HRCC**) – an ambitious endeavor to breathe new life into a unique segment of the financial industry. We believe in building on nothing but the best, and this is why we have chosen to build our digital foundation on the Binance Smart Chain. Our unique business and finance ecosystem splits rewards into liquidity pools for higher earnings and instant cash-outs. HODLers of our token get to participate in earning programs within our ecosystem, with exclusive bounties and gifts for our best participants.



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# Introduction

It makes sense that blockchain technology was first introduced as a way to breathe some fresh air into the financial sector. Originally created at the height of the 2008 global financial crisis as the operational backbone of Bitcoin, blockchain's distributed ledger technology ( DLT ) is a safe and secure method to transfer and catalog data.

Blockchain subverts institutions in a way that makes today's current financial industry appear archaic, so it's no surprise the powers that be in the world of finance are looking for their seat at the table. DLT technology has the potential to expand the global economy to \$1.76 trillion by 2030, and this possibility has risen with the popularity of blockchain wallets and cryptocurrencies

## The Potential Of Cryptocurrency

There are different and confronted opinions regarding the future of cryptocurrencies in general. The optimistic view of the use of cryptocurrencies is supported by the fact that they easily transfer funds between two parties in the transaction.

These transactions are facilitated by the use of public and private keys for security purposes. These fund transfers are made with minimal processing costs, allowing users to avoid large fees charged by most banks.

In addition, many countries have begun to accept Bitcoin as a valid currency. In particular, countries that aim to get rid of cash have a very friendly approach to encryption.

Today, the total value of all cryptocurrencies has reached a record of value of more than \$ 390 billion. This means that the market value of cryptocurrencies is greater than the value of the Citigroup. The new record was reached in December 2021 when the most famous cryptocurrency Bitcoin grew to \$ 19,000.

So why would the adoption of cryptocurrencies in the financial world be a game-changer?

1. No inflation — the maximum number of coins is strictly limited (for example, 21 million in Bitcoin). Since there are neither political forces nor corporations that can change this order, there is no possibility of developing inflation in the system.
2. Peer-to-peer cryptocurrency network — in such networks there is no master server, which is responsible for all operations. The exchange of information ( in this case—money ) is between 2 and 3 or more software customers. All installed by programmers-users who are part of the network. Each client stores a record of all transactions executed and the number in each wallet. Transactions are made from hundreds of distributed servers. Neither banks nor taxes, nor governments can control the exchange of money between.
3. Unlimited possibilities for a transaction — each of the wallet holders can pay to everyone, anywhere and any amount. The transaction cannot be controlled or prevented, so you can make transfers anywhere in the world wherever a user is placed with a wallet.
4. No borders — payments made in this system are impossible for cancelation. Coins cannot be forged, copied or spent twice. These opportunities guarantee the integrity of the field system.
5. Decentralization — there is no central controlling authority in the network, the network is alluded to all participants, each computer crypto - valued member is a member of this system.

This means that the central government has no power to dictate rules to cryptocurrency owners. And even if some part of the network goes offline, the payment system will continue to function steadily.

6. Anonymity — completely anonymously and at the same time completely transparent. Each company can create an infinite number of crypto address addresses, regardless of name, address, or any other information.

7. Transparency — reputed tokens such as **\$HRCC** stores the history of transactions that have ever happened. It is called a sequential block of blocks or a blockhead. The block keeps information about everything. So, if the company publicly uses the **\$HRCC** address for example, then everyone can see how much **\$HRCC** is owned. If the address of the company is not publicly confirmed, then nobody will ever know that it belongs to this company. For full anonymity, companies use the unique **\$HRCC** address for each transaction.

8. Transaction speed — the ability to send money everywhere and everyone within minutes after the network of the crypto-currency will process the payment.

## The Way Forward: Technology Revolution And Monetary Evolution

The current cryptocurrency market is highly competitive and fragmented. Experts identified more factors that will determinate and raise the attractiveness and confidence in using cryptocurrency.

The cryptocurrencies should be:

- Cost effective to issue
- Available immediately

- Governed and regulated
- Instantly liquid—liquidity should be instantly generated or generated
- On demand
- Secure and immutable—cannot be double spent
- Trusted
- Free from fractional reserve banking in its crypto-form
- Transparent with transaction finality (directly or remotely)
- Add purpose to economic activity (commerce) and have sustainable value
- Have standards to enable interoperability
- Be legitimate — a competent authority to impose these standards

### ***Cryptocurrencies will undoubtedly benefit market participants. How so?***

1. Immediate asset availability — the cryptocurrency will be available immediately for consumers and businesses to spend, without any waiting period.
2. Immediate access to liquidity — the cryptocurrency will be highly liquid — liquidity generated instantly on demand.
3. Free up working capital — the need for banks to hold reserves will be minimized as the money held for use as reserves will be available for other purposes thus optimizing intraday liquidity.
4. Transaction efficiency — cryptocurrency transactions are fast and immediate — they improve efficiency by cutting out the middle man and avoiding lengthy back - office reconciliation processes.
5. Transaction security — central bank-issued cryptocurrency transactions can be tracked protecting security. Security is also enhanced as there is no double spending.

# HRC Crypto Enters the Game Field

HRC Crypto, or the **\$HRCC** token, was founded by a team of distributed systems and capital market experts with strategic investment potential in mind. **\$HRCC** specializes in multiparty workflows and infrastructure, with focus on rewards to those loyal to the brand. The company uses the Binance blockchain by implementing standardized data formats to represent trades and reference information as well as employing & contributing to open frameworks wherever possible.

Prior to its advent into the crypto space, the High Rich team has established several innovative business projects associated with a variety of businesses and people in the financial sphere. This gave us the needed impetus to expedite our foray into blockchain technology, and to use this technology to boost business processes

Since our inception in 2016, we have successfully established multiple business processes that secured almost 14 million trusted and satisfied customers, and over 1500 associated partners.



# The HRC Crypto Token

## Tokenomics

Token Name	HRC Crypto
Symbol	<b>\$HRCC</b>
Tech-Standard	BEP-20
Decimals	8
Total Supply	100 Million
Contract Address	0xe1d9adb6521c3c423acc0973fd5a481387c9c9ce

## Our Outlook

Fundraising by means of ICOs and similar endeavors and the use of the HRC Crypto token (**\$HRCC**) will help finance platform development and marketing, so that our team can focus on the nuances of improving and expanding our ecosystem. Our goal is to create a tight, intricately-woven network of financial applications that leverage the power of blockchain technology and incentivize users to move from traditional financial services into blockchain and crypto services.

A reward mechanism is in place to incentivize staking as early as possible, while keeping all token movement and rewards payout as transparent and simple as possible. Additionally, the **\$HRCC** token is burnable and we intend halving the token volume periodically to keep the token price competitive as always.

HRC Crypto tokens are BEP20 tokens that can either be bought via an exchange or earned

as part of our staking programs. Blockchain technology gives users the power to and the freedom to transfer their tokens amongst each other, or simply HODL them. After launch, the **\$HRCC** token will be traded on several centralized and decentralized exchanges, as well as on our own exchange.

## Proof of Stake

We are deploying a Proof of Stake mechanism that will be executed over three phases. Phase 1 is about staking **\$HRCC** directly via Binance Smart Chain to achieve necessary economic deterrence against potential economic attacks.

This represents a service of securing the launch of the token and its network, which will be rewarded in a roughly similar fashion as mainnet staking. During this phase, this complex process will be safely automated via TrustWallet or MetaMask on users' desktop or mobile devices.

# High Rich Exchange

The High Rich Exchange is work in progress, and is engineered with the latest technology. Trade crypto against other cryptocurrencies, stake tokens, swap and earn rewards for referring friends. Additionally, the High Rich Exchange is compatible with leading AI bots for engineered, intelligent trades.

According to a study by Markets and Markets, "The global cryptocurrency market size is projected to grow from USD 0.4 billion back in 2020 to USD 1.1 billion by 2025, at a Compound Annual Growth Rate (CAGR) of 23.8% during the forecast period."

Other than the huge sums of money that traders and companies offering cutting edge AI and ML crypto trading bots stand to make, there is also the glory of being a huge player in the AI trading bot market. Automated systems enable traders to create playbooks, where they can specify the entry and exit of trades. As is well known, the cryptocurrency market experiences greater volatility compared to traditional markets. This puts greater emphasis on the need for traders to constantly monitor their holdings, balances and trades.

While this level of monitoring is impossible via manual methods, crypto trading bots work around the clock without a break, making life easier for crypto traders. High Rich Exchange's trading bot integrations focus on helping users unleash the power of block-chains for financial freedom.

## Token Applications

The HRC Crypto Token will fulfill several purposes within the High Rich ecosystem. It is and will be the native trading token for all applications. **\$HRCC** will serve as the on- platform standard for each of these applications, and will have exchange value inside and outside

these platforms. Users can purchase **\$HRCC** via exchanges where we are listed, and use these tokens to enjoy rewards and financial freedom.

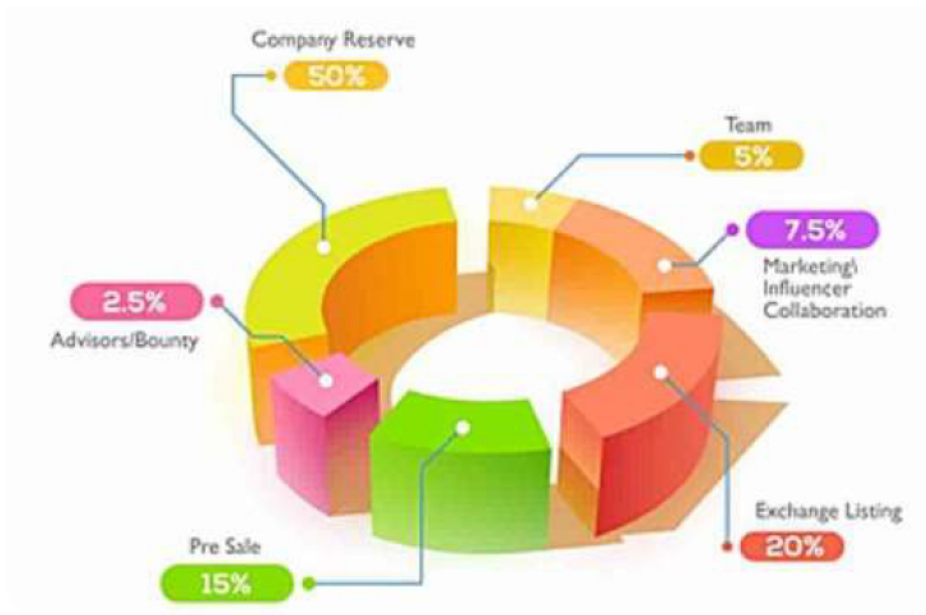
Apart from the pre-stated applications, because of its very low supply, our goal is to ensure that **\$HRCC** is not just another token that attracts whales. Rather, with real-world utility, we aim at being game changers in the world of financial technology.

## Investor Benefits

To reach our goals, we intend to issue the **\$HRCC** token for initial fundraising.

Many tokens offered for crowd-funding are purely speculative and have no real-world value. **\$HRCC** however carries with it solid utility, a clear roadmap and growth. Our token is a utility token and we do not encourage speculation. We will not restrict market forces and the token will be fully and directly transferrable. To this end, we have planned the following token distribution and allocation patterns.

# Token Distribution



# Token Allocation



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The agreement for sale and purchase of **\$HRCC** and/or continued holding of **\$HRCC** shall be governed by a separate set of Terms and Conditions or Token Purchase Agreement ( as the case may be ) setting out the terms of such purchase and / or continued holding of **\$HRCC** ( the Terms and Conditions ), which shall be separately provided to you or made available on our Website.

The Terms and Conditions Documentation must be read together with the Whitepaper. In the event of any inconsistencies between the Terms and Conditions and the Whitepaper, the Terms and Conditions shall prevail.

## Informational purposes only

The information set out herein is only conceptual, and describes the future development goals for the **\$HRCC** token to be developed, and is provided solely for **INFORMATIONAL PURPOSES** and does not constitute any binding commitment.

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